



NEWS You Can Use

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Volume 8, Issue 11, November 2020

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Never Retire: The Neuroscience That Supports Continuous Employment

Though plenty of people consider retirement to be the final product of a lifetime of work, another group is considering the benefits of continuing to work beyond retirement age. Freedom and relaxation in retirement are wonderful, yet most retirement-aged individuals would hold both freedom and brain health in high regard. Studies have shown that continuing to work or volunteer after retirement age can benefit brain health as well as emotional and physical health.

Working after retirement (or never retiring in the first place) isn't an uncommon concept. Work can provide a sense of life purpose, improve brain health, resulting in a longer, happier life overall and can maintain social engagement through work relationships. Older individuals who have a lifetime of experience will find that

they still have a lot to contribute to the world.

Continuing to work doesn't mean going about things in the same way that you did when you were young. Many seniors adjust schedules and work load to accommodate new needs as they age to make employment comfortable for them. Many seniors take up passion projects or volunteering to do something they really enjoy and believe in. The key is to stay active and engaged in the world in a productive and meaningful way.

Retirement age is the perfect time to explore hobbies and vocational pursuits. Seniors working a 9-to-5 job for many years may choose to spend time volunteering just a few hours a day or doing creative work like writing



or woodworking that can keep their interest for hours. The possibilities are endless for those who want to pursue continuous employment after retirement age.

ideas.ted.com/what-is-the-ideal-age-to-retain-never-according-to-a-neuroscientist

Superfoods To Enjoy Every Day



Chocolate - Just two ounces of 70 percent cocoa or higher has been shown to deliver a heart-healthy dose of flavonols that lower LDL cholesterol, stabilize blood sugar levels, and improve blood flow. Some research shows eating chocolate can boost your mood.



Green Tea - Green tea is a popular beverage in east Asian nations. Drinking green tea on a regular basis has been shown to prevent or delay the onset of cancer by 5-7 years, and it also has anti-inflammatory properties. Green tea contains components that improve brain health too.



Turmeric - Asian cultures use turmeric in cooking and traditional medicines. Turmeric has anti-inflammatory effects. Take turmeric supplements daily or add turmeric into smoothies, salad dressings, or curry dishes.

outsideonline.com/2128816/definitive-superfood-ranking

Warm Immunity Boosting Foods to Prepare for Winter

Creamy Cauliflower Soup



2 tbsp olive oil
½ medium onion, diced
2 cloves garlic, minced
4 cups vegetable broth
1 medium head of cauliflower, cleaned and cut into florets
½ tsp sea salt
½ tsp black pepper

Drizzle olive oil into a large pot. Put the pot on a burner at medium heat. Add the onion and saute for about 3 minutes or until the onions are tender, and then add the garlic and vegetable broth.

Add the cauliflower and stir. Bring the mixture to a boil, then reduce the heat to a simmer and cover the pot until the cauliflower is very well cooked. This will take 20-25 minutes.

Use an immersion blender, use a high power blender or food processor to blend the soup until it is smooth. Stir in the salt and pepper. ¹

1 - addapinch.com/creamy-cauliflower-soup-recipe

Roasted Brussels Sprouts

1 ½ pounds brussels sprouts, ends trimmed and yellow leaves taken off
3 tbsp olive oil
1 tsp sea salt
½ tsp black pepper

Preheat the oven to 400 degrees Fahrenheit. Meanwhile, place all the ingredients in a large plastic bag (like a Ziploc bag) and toss until the brussels sprouts are thoroughly coated in the olive oil and spices.

Place the brussels sprouts on a baking sheet. Bake for 40-45 minutes and shake the pan every 5-7 minutes to ensure that they are evenly roasted. The brussels sprouts should be a dark brown color when they are finished. ²



2 - allrecipes.com/recipe/67952/roasted-brussels-sprouts

Little Known Facts About Thanksgiving



The First Macy's Day Thanksgiving Parade - The Macy's Day Parade is known for its larger-than-life balloons of cartoon characters. The very first Macy's Day Parade, called the "Macy's Christmas Parade" featured live animals including monkeys, camels, and elephants from the Central Park Zoo.

The "Mother of Thanksgiving" - Abraham Lincoln was the first to call for a national Thanksgiving holiday. He made this call only after receiving a letter from Sarah Josepha Hale, who sent him a letter in 1863 requesting that a Thanksgiving Day be established.

Which Thursday - In 1939, President Roosevelt tried to move Thanksgiving to the third Thursday in November instead of the last Thursday. This didn't go over well with the general public, so the date was switched back and has stayed that way ever since.

housebeautiful.com/lifestyle/a22792044/thanksgiving-fun-facts

Common COVID Scams: How to Avoid Being Fooled

Throughout this pandemic, plenty of people have been put in a less-than-ideal situation when it comes to work, life, family, and beyond. With so many changes happening all at once, it's no surprise that scammers are taking advantage of the chaos and using the coronavirus as a tool to scam more people. Though this is indeed unfortunate, there are some common scams you can keep an eye out for so that you can protect yourself and your family from fraud.

Look out for suspicious emails, messages, phone calls, and other communications. This is one of the main ways to protect yourself from fraud. These messages and emails contain "information" intended to scare the recipient, and they often have a link that the recipient must follow in order to avoid unsatisfactory consequences.

In February, one scam artist sent out emails and other messages designed to look as if they were from the WHO. These messages appeared to be invoices for donations (and included links to click on), and

many people didn't realize that the emails were not from the real WHO. This demonstrates how difficult it can sometimes be to spot a scammer and how essential it is to review your messages carefully before clicking on any links or sending any money to anyone you don't know.

When assessing the validity of a particular message, remember to never click on a link in an email from someone you don't know for sure. In addition, don't ever give out your personal information to anyone on the internet.

No health institutions will ever require you to give out your social security number, credit card information, or other personal details over the phone or in email. Make it a rule to not give out any



personal information on the internet, and never click on any links from uncertain sources, and you're likely

to protect yourself from most COVID scams that are currently circulating.¹

¹ - money.com/covid-scams-coronavirus-fraud-list

It Happened In



November 8, 1519 – Hernan Cortes and his troops officially conquer the Aztec Empire after capturing Emperor Montezuma from his home in today's central Mexico. The Spanish explorer landed in the Yucatan Peninsula in April of the same year.¹

November 19, 1863 – President Abraham Lincoln delivered the Gettysburg Address. The speech was approximately 2 minutes long and commemorated the battle at Gettysburg, dedicating the battlefield to be a National Cemetery. Today, this speech is considered one of the most poignant symbols of democracy.¹

November 26, 1922 – Famous egyptologist and archeologist Howard Carter first enters the 3000 year old tomb of King Tutankhamen. Only 18 years old when he died, he was one of Ancient Egypt's most famous rulers.²

1 - historyplace.com/specials/calendar/november.htm

2 - liveabout.com/november-fun-facts-3456080

Your Credit Score in Retirement

Retirement may not affect your credit scores directly, but how you manage your finances during retirement can impact your credit and borrowing power. Your credit reports track your personal history of borrowing and repaying money, including loans and credit card accounts that have been active in the past 10 years. They also record major negative financial events including foreclosures, repossessions and bankruptcies.

Some retirees whose days of big-ticket financing are behind them make the mistake of concluding they can forget about their credit scores, in the average 30 year span of retirement some unexpected situations may arise in which a new loan or line of credit could be helpful, and the best options and rates will come with higher credit scores. In addition, credit scores can affect finances beyond new loan and credit card rates.

Here are a few ways low credit scores can cost retirees money:¹

- Higher interest rates on existing debts.
- Increased insurance expenses.
- Higher security deposits.

Maintaining a good credit score can ensure a quality of life as well as minimizing the expenses listed above. For many retirees, traveling is one of their priorities and one common way to reduce travel costs is having good credit



cards that specialize in travel rewards, resulting in free flight miles, discounts on hotels, car rental coupons, and so forth. A good travel credit card with competitive rates is hard to come by if you have a poor credit score. You can maintain and improve your credit score before and after retirement through the following actions:²

- Pay off debt.
- Maintain existing credit card accounts.
- Check your credit reports regularly.
- Pay your bills on time.

1 - experian.com/blogs/ask-experian/does-being-retired-affect-credit-score

2 - marketwatch.com/story/how-to-make-sure-your-credit-is-strong-before-and-during-retirement-2020-03-25